



UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Robertson, Anschutz & Schneid, P.L. 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone Number 561-241-6901 Attorneys For Secured Creditor: JUSTIN D. PLEAN, Esq. (JP - 5835)	Order Filed on March 10, 2017 by Clerk Case No.: 15-32525-CMG U.S. Bankruptcy Court District of New Jersey Chapter 13 Judge: Christine M. Gravelle
In Re: Matthew Robert Ragusa, Debtor.	

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through four (4), is hereby
ORDERED.

DATED: March 10, 2017



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Matthew Robert Ragusa

Case No.: 15-32525-CMG

Caption of Order: **Consent Order Resolving Motion for Relief from Stay**

Upon the Motion of THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL ASSOCIATION FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2004-RS11 by its servicer, Ocwen Loan Servicing, LLC ("Secured Creditor"), through its counsel, Robertson, Anschutz & Schneid, P.L., attorneys for Secured Creditor under Bankruptcy Code 11 U.S.C. 362(d), for relief from the automatic stay as to certain property located at 462 Newport Road, Lacey Township, New Jersey 08731, ("Property"), and the entry of the Order settling the Motion for Relief and for cause shown, it is hereby ORDERED and DECREED as follows:

1. As of the date of this Order, Debtor acknowledges that the subject loan is due for the following post-petition regular monthly payments:

Monthly payments:.....	12/01/2016 – 02/01/2017
Monthly payments due: (\$2,486.16 x 2)	
(\$2,387.93 x 1)	\$7,352.25
Attorneys' Fees and Costs of Motion.....	\$531.00
Amounts Held in Suspense.....	\$802.38
Total Amount to Cure.....	\$7,080.87

2. The balance of post-petition arrears totaling \$7,080.87 shall be paid in a lump sum payment directly to Secured Creditor.
3. Regular monthly payments in the amount of \$2,387.93, subject to any notice of monthly payment changes, shall begin on March 1, 2017 and paid directly to Secured Creditor.

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4. In the event that Secured Creditor alleges that Debtor has failed to comply with obligations under this Consent Order, Secured Creditor and/or Counsel may give Debtor and Debtor's Counsel notice of the default and if such default is not cured within ten (10) days of said notice, upon certification to the Court of such default, and request for Order, with a copy to Debtor and Debtor's counsel, the Court may grant Secured Creditor's immediate relief from the bankruptcy stay. Debtor shall pay \$50.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.
5. The failure by the Secured Creditor, at any time, to file a Certification of Default upon default by the Debtor shall not be construed, nor shall such failure act, as a waiver of any of Secured Creditor's rights hereunder. In the event Debtor fails to comply with the terms of this Order for more than 30 days, Secured Creditor may submit a certification of default and proposed Order for Relief from the Automatic Stay to the Court and serve a copy of such Certification of Default upon the Debtor and Debtor's Counsel. Fourteen days after receipt of the Certification of Default, the Court will enter an Order granting Secured Creditor relief from the automatic stay unless the Debtor has filed an objection to the Certification of Default specifying reasons for the objection; in which case the Court will set a hearing on the objection.
6. Upon issuance of the Order, the parties hereto further agree that Secured Creditor may proceed in state court to exercise all rights and remedies available to it as a mortgagee

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and continuation of foreclosure and execution process through Sheriff's sale concerning the Property and ejectment thereafter.

7. In the event the Debtor converts to a bankruptcy under Chapter 7 of the Bankruptcy Code, then Debtor shall pay all pre-petition and post-petition arrears within 10 days from the date the case is converted. If Debtor fails to make payments in accordance with this paragraph then Secured Creditor, through Counsel, may file a certification setting forth said failure and the Secured Creditor shall be granted immediate relief from the automatic stay.

The undersigned hereby consent to the form, content, and entry of the within Order:

WILLIAM H. OLIVER, JR., ESQ.
Attorney for Debtor
Date: _____



JUSTIN D. PLEAN, ESQ.
Attorney for Secured Creditor
Date: 3/9/17